

HR Trustees: Trust the professionals

www.hrtrustees.com



HR Trustees is one of the UK's largest independent professional trustee firms. We provide the full range of trustee services from chairing trustee boards and conflict management projects to long term professional board membership and wind up / exit management.

HR Trustees

Trust the professionals

HR Trustees, founded more than a decade ago, provides professional, independent trustee services to pension schemes. We have grown to become one of the largest professional trustee firms, looking after the interests of millions of members.

The HR Trustees team blends legal, financial, administration and pensions consulting skills in a package specifically designed to manage risks and critical relationships in the high-pressure trustee environment. We are uniquely able to help boards of trustees address and resolve problems before issues of regulatory compliance and statutory duty arise. Our experience helps our co-trustees to avoid the pitfalls and maximise their effectiveness, long term.

Our Trustees are involved in managing assets worth billions of pounds and we are currently appointed to over 120 schemes.

Trustee services include:

- Professional trustee appointments
- Independent trustee appointments
- Regulator appointments
- PPF and FAS cases
- Specialist situations
- Employee benefit trusts
- Healthcare trusts
- Escrow arrangements



Trust the professionals: the benefits of having HR Trustees behind you

Bringing experience to all trustee boards

Trustees are constantly facing new issues and challenges, whether it's de-risking, exit management or corporate re-structuring, to name but a few. HR Trustees has experience of the whole range of situations which can face trustees and can use its knowledge for the benefits of all trustee boards.

Professionals with a team approach, providing support you can call on round the clock

Our large team of trustees has wide professional experience and call on each other for advice and support as required. They are supported by a well-established research and administration secretariat, ensuring that they stay fully up-to-date with changes in regulation, managing documentation and co-ordinating project tasks. With HR Trustees, a professional trustee is supporting you every day of the year.

Achieving regulatory and legislative compliance, and maintaining it over the long term

As experienced trouble shooters we are able to spot and prevent regulatory issues almost before they arise. In dealings with the regulatory authorities, the presence of a well-established professional such as HR Trustees is a reassurance to all parties, and helps to ensure that challenges, queries and investigations are minimised through complete and compliant reporting.

Removing conflicts of interest through a trusted, objective and independent approach

As an independent trustee we can relieve a trustee of a conflicting role. HR Trustees has huge experience in conflict resolution, negotiation and collegiate working and can often help to overcome the issue quickly and effectively.

Minimising risk and maximising performance for the benefit of all concerned

While overcoming problems and issues is a speciality for HR Trustees, it is not the stock in trade of a pension trustee. That is to act in the best interests of the beneficiaries, to manage the scheme's funds and produce the best possible outcome under the terms of the Trust.

We are highly experienced in evaluating and optimising partners and suppliers, assessing investment strategies and managing risk. Our wide experience of service providers enables us confidently to recommend the right actuaries, administrators, investment and financial advisers, forensic resources, legal, audit and accounting services to meet the precise need.



A comprehensive portfolio of experience and tailored trustee services

Employee Benefit, Share Option and Related Trusts

Employee Benefit Trusts (EBTs) and Share Option Trusts are vehicles closely related to pension trusteeship, where HR Trustees have considerable knowledge. These vehicles have complex and stringent tax regimes as well as fiduciary duties, so professional trusteeship is often a must.

Healthcare Trusts

A popular alternative to insured solutions, Healthcare Trusts are a tax-efficient way to provide healthcare benefits to employees, especially in large organisations. HR Trustees are experienced in the particular requirements of these Trusts.

Family & Dependants Trusts

Executives, shareholders or employees often have a need to establish trust arrangements to provide tax-efficiency or wealth protection for family members or dependants. HR Trustees can help to ensure that these are set up, and maintained, properly.

Specialist Trustee Services Pension Scheme Governance & Optimisation

Unlike most independent trustees, we are able to provide a structured, experience-based service to your pension scheme, to ensure that its performance is optimised to produce the best results. This risk assessment can benefit both the Trustees and the Sponsors of the Fund, by surfacing critical issues that need to be resolved.

Escrow Agent

In sale and purchase of companies, or other transactions, monies held in escrow require trusteeship services to ensure that relevant terms are met, and monies protected in the interim. HR Trustees provides a convenient service to meet this need.

Trustee Training

HR Trustees provides a comprehensive range of high-quality training courses for trustees, ranging from induction through to scheme-specific programmes. Courses are provided on current pension issues and investing for pensions, and we can also enable trustees to obtain the Pensions Management Institute's Essential Pensions Knowledge (EPK) Certificate.

Governance Committees – Contract Based Schemes

Increasingly it is recognised that members of contract based schemes can benefit from a governance committee concerned with ensuring the good governance of the scheme. We have experience of working on such committees and focusing on members' interests and concerns, including monitoring investment funds and performance.

“HR Trustees’ professional guidance and advice was a great help to me in carrying out my responsibilities. Your help in the early days of scheme set-up was particularly appreciated; and I have thoroughly enjoyed working with you, both professionally and personally.”

Linda Noblett, Head of HR, Voith Europe

If you would like to find out more about us, or any of our range of services, contact us now on +44 (0)118 918 5446 or visit www.hrtrustees.com



HR Trustees

HR Trustees is the UK's leading independent professional pensions and benefits trustee firm and a member of the Xafinity group. Our expertise covers professional trustee services, exit management and pension scheme wind-up, and employee benefit, share option and related trust work. We are focused on providing a quality and cost effective service to meet the specific needs of trustee boards and sponsors.

HR Trustees works extensively with third-parties across the UK pensions industry, but will not accept any assignment or appointment that might conflict with its membership of the Xafinity group.

Reading (Head Office)

Xafinity House
42-62 Greyfriars Road
Reading
RG1 1NN
Tel: +44 (0)118 918 5446
Fax: +44 (0)118 918 5095

enquiries@hrtrustees.com
www.hrtrustees.com

hr trustees 